Case 22-10013-TPA Doc 15 Filed 01/27/22 Entered 01/28/22 00:28:12 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Kevin E. Vandyke	Social Security number or ITIN:	xxx-xx-4820	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Samantha Ruth VanDyke	Social Security number or ITIN:	xxx-xx-5834	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	1/10/22
Case number: 22-10013-TPA				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kevin E. Vandyke	Samantha Ruth VanDyke
2.	All other names used in the last 8 years		
3.	Address	53 Watson Road Mercer, PA 16137	53 Watson Road Mercer, PA 16137
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740
			Date: 1/25/22

For more information, see page 2

Case 22-10013-TPA Doc 15 Filed 01/27/22 Entered 01/28/22 00:28:12 Desc Imaged Certificate of Notice Page 2 of 5

Debtor Kevin E. Vandyke and Samantha Ruth VanDyke

Case number 22-10013-TPA

7. Meeting of creditors Debtors must attend the meeting be questioned under oath. In a journal to the case, both spouses must attend creditors may attend, but are not specified to de-	The meeting may be continued or adjourned to a later date. If	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
required to do so. 8. Deadlines The bankruptcy clerk's office mureceive these documents and a		Filing deadline: 4/25/22	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/21/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/11/22	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirr 2/22/22 at 09:00 AM, Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts bela according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	is it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully e to creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be dare made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt excep 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any compute file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Case 22-10013-TPA Doc 15 Filed 01/27/22 Entered 01/28/22 00:28:12 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-10013-TPA
Kevin E. Vandyke Chapter 13

Samantha Ruth VanDyke

Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 3
Date Rcvd: Jan 25, 2022 Form ID: 309I Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin E. Vandyke, Samantha Ruth VanDyke, 53 Watson Road, Mercer, PA 16137-3441
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15447823	Action Collection Agency, PO Box 902, Middleboro, MA 02346-0902
15444953	+ Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509
15447827	Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005
15444960	+ Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15447828	+ Steward Medical Group Inc., PO Box 14000, Belfast, ME 04915-4033

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty		Linai/ 1ext. dali@iliteotouster.com	Jan 25 2022 23:41:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Jan 25 2022 23:41:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Jan 26 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 25 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Jan 26 2022 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 25 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jan 25 2022 23:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+	EDI: RECOVERYCORP.COM	Jan 26 2022 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15444940		EDI: HNDA.COM	Jan 26 2022 04:38:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 168088, Irving, TX 75016
15444939	+	EDI: GMACFS.COM	Jan 26 2022 04:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15444941	+	EDI: BANKAMER.COM	Jan 26 2022 04:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

Case 22-10013-TPA Doc 15 Filed 01/27/22 Entered 01/28/22 00:28:12 Desc Imaged Certificate of Notice Page 4 of 5

Page 2 of 3

User: auto

District/off: 0315-1

Date Rcvd: Jan 25, 2022 Form ID: 309I Total Noticed: 42 15447824 EDI: BANKAMER.COM Jan 26 2022 04:38:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785 15444942 + EDI: TSYS2 Jan 26 2022 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 Email/Text: Bankruptcy.RI@Citizensbank.com 15444948 Jan 25 2022 23:41:00 Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940 + EDI: CAPITALONE.COM 15444944 Jan 26 2022 04:38:00 Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 15444945 + EDI: CAPITALONE.COM Jan 26 2022 04:38:00 Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 15444947 + EDI: CITICORP.COM Jan 26 2022 04:38:00 Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 15444949 + EDI: WFNNB.COM Jan 26 2022 04:38:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 + EDI: WFNNB.COM 15444950 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Jan 26 2022 04:38:00 Po Box 182125, Columbus, OH 43218-2125 15444951 + EDI: WFNNB.COM Comenity Bank/Maurices, Attn: Bankruptcy, Po Jan 26 2022 04:38:00 Box 182125, Columbus, OH 43218-2125 15444952 + EDI: WFNNB.COM Jan 26 2022 04:38:00 Comenity Capital/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 15444954 Email/PDF: DellBKNotifications@resurgent.com Jan 25 2022 23:41:17 Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708 15444958 + EDI: CITICORP.COM Jan 26 2022 04:38:00 Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 15444955 + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com Jan 25 2022 23:41:00 First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343 15447825 EDI: FORD.COM Jan 26 2022 04:38:00 Ford Motor Credit, PO Box Box 220564, Pittsburgh, PA 15257-2564 15444946 EDI: JPMORGANCHASE Jan 26 2022 04:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 15444956 + Email/Text: PBNCNotifications@peritusservices.com Jan 25 2022 23:41:00 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 15444957 EDI: FORD.COM Lincoln Automotive Financial, Attn: Bankrutcy, Jan 26 2022 04:38:00 Po Box 54200, Omaha, NE 68154-8000 15444959 + Email/Text: bankruptcynotices@psecu.com PSECU, Attention: Bankruptcy, Po Box 67013, Jan 25 2022 23:42:00 Harrisburg, PA 17106-7013 15444943 Email/Text: Bankruptcy.Notices@pnc.com Jan 25 2022 23:41:00 BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296 15444961 + EDI: RMSC.COM Jan 26 2022 04:38:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15445379 EDI: RMSC.COM Jan 26 2022 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 15444962 + EDI: RMSC.COM Jan 26 2022 04:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 15444963 EDI: RMSC.COM Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064 Jan 26 2022 04:38:00 15444964 + EDI: RMSC.COM Jan 26 2022 04:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15444965 + EDI: RMSC.COM

Case 22-10013-TPA Doc 15 Filed 01/27/22 Entered 01/28/22 00:28:12 Desc Imaged Page 5 of 5 Certificate of Notice

District/off: 0315-1 User: auto Page 3 of 3 Date Rcvd: Jan 25, 2022 Form ID: 309I Total Noticed: 42

Jan 26 2022 04:38:00

Synchrony Bank/Sams Club, Attn: Bankruptcy, Po

Box 965060, Orlando, FL 32896-5060

15444966 + EDI: RMSC.COM

Jan 26 2022 04:38:00

Synchrony/PayPal Credit, Attn: Bankruptcy, Po

Box 965060, Orlando, FL 32896-5060

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Bypass Reason Name and Address Recip ID BANK OF AMERICA, N.A.

15447826 Lincoln Automotive Financial, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Email Address Name

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Joint Debtor Samantha Ruth VanDyke dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Kevin E. Vandyke dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5